## Case 16-23765 Doc 1 Filed 07/25/16 Entered 07/25/16 13:34:51 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Erica First name  J. Middle name		First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Pettke Last name and Suffix (Sr., Jr., II, III)	-	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6939		

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Case number (if known)

Debtor 1 Erica J. Pettke

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	6440 West 28th Street	If Debtor 2 lives at a different address:		
		Berwyn, IL 60402  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Document Case number (if known) Debtor 1 Erica J. Pettke

Par	Tell the Court About	our B	ankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Ban e box.	kruptcy
	choosing to file under	■ Chapter 7					
		□с	hapter 11				
		□с	hapter 12				
			hapter 13				
			·				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or chapter printed address.					
					allments. If you choose this options (Official Form 103A).	on, sign and attach the Application for Individua	ls to Pay
				t my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may,			
			applies to you	ur family size an	d you are unable to pay the fee ir	ur income is less than 150% of the official pove n installments). If you choose this option, you m cial Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No					
	last 8 years?	☐ Ye			\\ \/ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \	Cana mumb an	
			District		When When	Case number	
			District District		when When	Case number Case number	
			District		when	Case number	
10.	Are any bankruptcy cases pending or being	■ No	)				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an	□Ye	·S.				
	affiliate?		Dahtan			Poloficachia (c. com	
			Debtor District		When	Relationship to you  Case number, if known	
			Debtor		wrier	Relationship to you	
			District		When	Case number, if known	
			Biotriot				
11.	Do you rent your residence?	■ No	Go to li	ine 12.			
		□Ye	s. Has yo	our landlord obta	ined an eviction judgment agains	t you and do you want to stay in your residence	?
				No. Go to line	12.		
				Yes. Fill out <i>Ini</i> bankruptcy pet		Judgment Against You (Form 101A) and file it w	vith this

		Document	Page 4 of 56		
ehtor 1	Frica I Pottko			ase number (if known)	

art	3: Report About Any Bu	sinesses `	You Own	as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach			er, Street, City, State & ZIP Code				
	it to this petition.		Check	k the appropriate box to describe your business:				
				Health Care Business (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as defined in 11 U.S.C. § 101(53A))				
				Commodity Broker (as defined in 11 U.S.C. § 101(6))				
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	ou are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set applies. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, star rations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the I U.S.C. 1116(1)(B).					
	For a definition of small	No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.				
		☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
art	4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention				
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	S the property?				
				Number, Street, City, State & Zip Code				

Debtor 1 Erica J. Pettke Document Page 5 of 56 Case number (if known)

\_\_\_\_

Part 5:

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

Explain Your Efforts to Receive a Briefing About Credit Counseling

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 56 Case number (if known) Debtor 1 Erica J. Pettke Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." vou have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **1** 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Erica J. Pettke Signature of Debtor 2 Erica J. Pettke Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on

July 25, 2016 MM / DD / YYYY

Debtor 1 Erica J. Pettke

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Martin D. Reggi	Date	July 25, 2016
Signature of Attorney for Debtor	<del></del>	MM / DD / YYYY
Martin D. Reggi		
Printed name		
Martin D. Reggi		
Firm name		
3306 South Grove Avenue		
Berwyn, IL 60402		
Number, Street, City, State & ZIP Code		
Contact phone <b>708/484-4200</b>	Email address	m3d3r3@sbcglobal.net
3126351		
Bar number & State		<del></del>

		Docum	ent Page 8 of 56		
Fill in this infor	mation to identify your	case:			
Debtor 1	Erica J. Pettke				
	First Name	Middle Name	Last Name		
Debtor 2					
Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
if known)					Check if this is an amended filing

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as	ssets f what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	4,300.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	4,300.00
Pai	t 2: Summarize Your Liabilities		
			abilities you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	18,850.68
	Your total liabilities	\$	18,850.68
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,375.71
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,460.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	edules.
7.	■ Yes What kind of debt do you have?		

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

2,446.40

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Fill in this inf	ormation to identify your	case and this filing:	Paue 10 01 50		
Debtor 1	Erica J. Pettke				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Case number					☐ Check if this is an
Case Hamber					amended filing
Official F	orm 106A/B				
Schedu	ıle A/B: Prop	erty			12/15
hink it fits best	. Be as complete and accura- nore space is needed, attach	e items. List an asset only once. te as possible. If two married per a separate sheet to this form. On	ople are filing together, both a	re equally responsible for sup	plying correct
Part 1: Descri	be Each Residence, Building	, Land, or Other Real Estate You	Own or Have an Interest In		
. Do you own	or have any legal or equitable	interest in any residence, buildi	ing, land, or similar property?		
No. Go to	Part 2				
	re is the property?				
Part 2: Descri	be Your Vehicles				
	•	e, also report it on Schedule G	: Executory Contracts and U	inexpired Leases.	
3.1 Make:	Ford	Who has an interact in	the property? Object	Do not deduct secured clair	ms or exemptions. Put
3.1 Make: Model:	Escape	Debtor 1 only	the property? Check one	the amount of any secured Creditors Who Have Claim	claims on Schedule D:
Year:	2008	Debtor 1 only			
Approxir	mate mileage:	Debtor 1 and Debtor	r 2 only	Current value of the entire property?	Current value of the portion you own?
Other in	formation:	At least one of the d	ebtors and another		
		Check if this is con (see instructions)	nmunity property	\$3,500.00	\$3,500.00
Examples: B  No Yes  Add the do pages you	Boats, trailers, motors, personal and House ibe Your Personal and House	TVs and other recreational versal watercraft, fishing vessels, rou own for all of your entries.  Write that number here	snowmobiles, motorcycle a	y entries for	\$3,500.00  urrent value of the ortion you own? o not deduct secured
Household	goods and furnishings				aims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Schedule A/B: Property Official Form 106A/B

Debtor 1	Document Page 11 of 56  Erica J. Pettke  Case 10-23/10 Entered 07/25/10 13.34.51  Document Page 11 of 56  Case number (if known)	Desc Main
■ Yes.	Describe	
	Personal Household Items	\$400.00
□ No	nics  les: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music control including cell phones, cameras, media players, games  Describe  Cell Phone	ollections; electronic devices
	Cent none	
Examp. ■ No	bles of value  les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, other collections, memorabilia, collectibles  Describe	or baseball card collections;
Examp. ■ No	nent for sports and hobbies  les: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes a musical instruments	and kayaks; carpentry tools;
10. Fireari Exam	Describe  ms  ples: Pistols, rifles, shotguns, ammunition, and related equipment  Describe	
□ No	ples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe	
	Personal Clothing	\$100.00
■ No □ Yes.  13. Non-fa Exam ■ No	ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, g  Describe  Irm animals  ples: Dogs, cats, birds, horses	old, silver
14. Any of	Describe ther personal and household items you did not already list, including any health aids you did not list	
☐ Yes.	Give specific information	
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached art 3. Write that number here	\$550.00
	escribe Your Financial Assets	
Do you ov	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

D	ebtor 1	Erica J. P	ettke	Document	Page 12 of 5	56 Case number <i>(if knowi</i>	1)
16	■ No		•	n your home, in a safe depo	osit box, and on har	nd when you file your pet	ition
17	Examp	institutio	ns. If you have multiple a	icial accounts; certificates of accounts with the same ins	titution, list each.	credit unions, brokerage	e houses, and other similar
	■ Yes		. 17.1.		ersonal Account		\$250.00
			17.1.		noonal Account		
18			ds, or publicly traded s ds, investment accounts	tocks s with brokerage firms, mor	ney market accounts	S	
	☐ Yes		Institution of	or issuer name:			
19	. Non-pu joint vo ■ No		I stock and interests in	n incorporated and uninc	orporated busines	ses, including an inter	est in an LLC, partnership, and
	☐ Yes.	Give specific	information about them Name of entity:			% of ownership:	
20	Negotia Non-ne ■ No	able instrume egotiable insti	ents include personal che	ner negotiable and non-necks, cashiers' checks, pro annot transfer to someone	missory notes, and	money orders.	
21	Examp  ■ No	oles: Interests	_	401(k), 403(b), thrift saving	s accounts, or othe	r pension or profit-sharin	g plans
	☐ Yes. I	List each acco	ount separately.  Type of account:	Institution r	name:		
22	Your sl	hare of all unu		made so that you may con aid rent, public utilities (ele			anies, or others
	☐ Yes			Institution r	name or individual:		
23	. Annuiti	ies (A contrac	ct for a periodic payment	t of money to you, either fo	r life or for a numbe	r of years)	
	☐ Yes		Issuer name and descr	ription.			
24			ation IRA, in an account 1), 529A(b), and 529(b)(	nt in a qualified ABLE pro	ogram, or under a	qualified state tuition p	rogram.
	☐ Yes		Institution name and de	escription. Separately file the	ne records of any in	terests.11 U.S.C. § 521(	c):
25	■ No	-	future interests in pro		g listed in line 1),	and rights or powers e	xercisable for your benefit
0-							
26				crets, and other intellectures, proceeds from royalties a		ments	

Official Form 106A/B Schedule A/B: Property page 3

 $\square$  Yes. Give specific information about them...

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De	ebtor 1	Erica J.	. Pettke		Document	Case number (if known)	
27.	Examp  ■ No	oles: Buildir	ises, and other good permits, exclusions along the information alo	sive licenses,	ngibles cooperative association	n holdings, liquor licenses, professional licens	es
M	oney or p	oroperty o	owed to you?				Current value of the portion you own? Do not deduct secured
28.	■ No	unds owe	-	oout them, inc	eluding whether you alre	ady filed the returns and the tax years	claims or exemptions.
29.	■ No	oles: Past d	due or lump sum		usal support, child suppo	ort, maintenance, divorce settlement, property	settlement
30.	Examp  No	oles: Unpai benef	tomeone owes y d wages, disabilitits; unpaid loans dificitionificities.	y insurance p		efits, sick pay, vacation pay, workers' compe	nsation, Social Security
31.	Interest Examp  ■ No	ts in insur bles: Health	rance policies  n, disability, or life  insurance compa		ealth savings account (l	HSA); credit, homeowner's, or renter's insurar Beneficiary:	nce Surrender or refund value:
32.	If you a someon	are the ben ne has die	neficiary of a living		someone who has die t proceeds from a life in:	od surance policy, or are currently entitled to rece	eive property because
33.	Examp  ■ No	oles: Accide			you have filed a lawsui surance claims, or rights	t or made a demand for payment to sue	
34.	■ No	_	t and unliquidate	ed claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
35.	■ No		sets you did not	already list			
36					om Part 4, including a	ny entries for pages you have attached	\$250.00
Pa	art 5: Des	scribe Any	Business-Related	Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37.	Do you o	own or have	any legal or equi	table interest i	n any business-related p	roperty?	
	■ No. Go						
	☐ Yes. G	io to line 38.					

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Case number (if known) Document Debtor 1 Erica J. Pettke Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$3.500.00 57. Part 3: Total personal and household items, line 15 \$550.00 Part 4: Total financial assets, line 36 \$250.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00

\$4,300.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

62. Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$4,300.00

\$4,300.00

		IAMAIIII.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Erica J. Pettke			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	--------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.		Specific laws that allow exemption
	Copy the value from Schedule A/B			
2008 Ford Escape Line from Schedule A/B: 3.1	\$3,500.00		\$3,300.00	735 ILCS 5/12-1001(b)
Zillo Ilolii Gollodalo 702. G. I			100% of fair market value, up to any applicable statutory limit	
Personal Household Items Line from Schedule A/B: 6.1	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule AVD. 4.1			100% of fair market value, up to any applicable statutory limit	
Cell Phone Line from Schedule A/B: 7.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Ellic Holli Gonedale Av.B. TT			100% of fair market value, up to any applicable statutory limit	
Personal Clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	735 ILCS 5/12-1001(a)
Line from Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	
Chase Personal Account Line from Schedule A/B: 17.1	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
Line Iron Schedule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	

Filed 07/25/16 Entered 07/25/16 13:34:51 Document Page 16 of 56 Debtor 1 Erica J. Pettke Case number (if known) 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Case 16-23765

No

Yes

Doc 1

Desc Main

Fill in this infor	mation to identify your	case:		
Debtor 1	Erica J. Pettke			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

## Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Case 10 20100 L	Document	Page 18	3 of 56	1 Descrivia	
Fill in th	is information to identify your					
Debtor 1	Erica J. Pettke					
	First Name	Middle Name	Last Name			
Debtor 2		MC LIN AL				
(Spouse if,	filing) First Name	Middle Name	Last Name			
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case nu	mber					
(if known)					☐ Check if t	his is an
					amended	filing
Officia	Il Form 106E/F					
		ho Have Unsecured (	Claime			12/15
		e Part 1 for creditors with PRIORITY		Part 2 for craditors with NONDE	PIODITY claims. List t	
Schedule eft. Attac	D: Creditors Who Have Claims Sec h the Continuation Page to this pag case number (if known).	ired Leases (Official Form 106G). Do ured by Property. If more space is n le. If you have no information to repo	eeded, copy t	he Part you need, fill it out, nu	mber the entries in th	ne boxes on the
Part 1:						
	ny creditors have priority unsecure	d claims against you?				
	o. Go to Part 2.					
ПΥ						
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do a	ny creditors have nonpriority unsec	cured claims against you?				
□N	o. You have nothing to report in this p	art. Submit this form to the court with y	our other sche	dules.		
<b>■</b> Y	es.					
unse	cured claim, list the creditor separately one creditor holds a particular claim, li	aims in the alphabetical order of the y for each claim. For each claim listed, ist the other creditors in Part 3.If you ha	identify what ty	pe of claim it is. Do not list claim	s already included in F	Part 1. If more
					Total c	laim
4.1	Advocate Christ Medical Ce	enter Last 4 digits of acco	unt number	5657		\$970.88
	Nonpriority Creditor's Name PO Box 3039	When was the debt i	inourrod?	December 28, 2015		
	Hinsdale, IL 60522	When was the dept i	incurreu :	December 20, 2013		
	Number Street City State Zlp Code	As of the date you fi	le, the claim is	s: Check all that apply		
,	Who incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	$\square$ At least one of the debtors and and	_	TY unsecured	l claim:		
	$\square$ Check if this claim is for a comm	munity				
	debt Is the claim subject to offset?	· · ·		ration agreement or divorce that	you did not	
	■ No	report as priority claim		g plans, and other similar debts		
	☐ Yes	Other. Specify	Medical Ser	vices		

Best Case Bankruptcy

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Debtor 1 Erica J. Pettke Case number (if know) 4.2 **Advocate Christ Medical Center** \$924.00 Last 4 digits of account number 3748 Nonpriority Creditor's Name PO Box 4256 When was the debt incurred? **February 5, 2016** Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Service** Other. Specify 4.3 **Advocate Christ Medical Center** \$361.00 Last 4 digits of account number 5202 Nonpriority Creditor's Name PO Box 4256 When was the debt incurred? January 15, 2016 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Mamogram Other. Specify 4.4 Advocate Medical Group Last 4 digits of account number 8066 \$360.00 Nonpriority Creditor's Name PO Box 92523 When was the debt incurred? December 28, 2015 Chicago, IL 60675 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Medical Services** Dr. Rltarwood ■ Other. Specify Christ Hospital ☐ Yes

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Debtor 1 Erica J. Pettke Case number (if know) 4.5 \$1,211.00 Anthony J. Guido Last 4 digits of account number 2421 Nonpriority Creditor's Name 3340 South Oak Park Avenue When was the debt incurred? February 2013 Suite 308 Berwyn, IL 60402 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Dental Services ☐ Yes 4.6 **CAB Services** Last 4 digits of account number \$188.00 Nonpriority Creditor's Name 90 Barney Drive When was the debt incurred? August 4, 2011 Joliet, IL 60435 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Utilities ☐ Yes Other. Specify City of Joliet 4.7 **CEP America** Last 4 digits of account number \$83.00 Nonpriority Creditor's Name Stanislawus Credit November 14, 2011 When was the debt incurred? 914 14th Street PO Box 400 Modesto, CA 95353 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Services ☐ Yes

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Debtor 1 Erica J. Pettke Case number (if know) 4.8 \$236.60 Certified Services, Inc. Last 4 digits of account number 3873 Nonpriority Creditor's Name **PO Box 177** When was the debt incurred? Skokie, IL 60077 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts Michael G. Peske, DDS ■ Other. Specify **Dental Services** ☐ Yes Certified Services, Inc. 4.9 Last 4 digits of account number \$237.00 Nonpriority Creditor's Name Michael Peske, DDS When was the debt incurred? **February 2, 2012** 733 Washington, #211 Waukegan, IL 60079 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts **Dental Services** ■ Other. Specify Michael Peske, DDS ☐ Yes 4.1 **Choice Recovery** \$185.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Dr. Braun, DDS When was the debt incurred? August 18, 2011 PO Box 20790 Columbus, OH 43220 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Dr. Braun, DDS Dental Services ☐ Yes

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Case number (if know) Document Debtor 1 Erica J. Pettke

4.1 1	Com Ed	Last 4 digits of account number 8061	\$385.00
	Nonpriority Creditor's Name PO Box 6111	When was the debt incurred?	
	Carol Stream, IL 60197  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Electrical Services	
4.1	Contract Callers, Inc.	Last 4 digits of account number 1179	\$305.00
	Nonpriority Creditor's Name 501 Greet Street Augusta, GA 30901	When was the debt incurred? 2012	·
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	_	10COMED26499	
	Yes	Other. Specify Electrial Services	
4.1 3	Convergent	Last 4 digits of account number 8769	\$874.24
	Nonpriority Creditor's Name 800 SW 39th Street PO Box 9004	When was the debt incurred?	
	Renton, WA 98057  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify #8771201650346970	

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Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No **Medical Services Rush University** ☐ Yes Other. Specify **Medical Group** 

Document Page 24 of 56 Debtor 1 Erica J. Pettke Case number (if know) 4.1 \$476.02 First Premier Bank Card Last 4 digits of account number Nonpriority Creditor's Name PO Box 5224 When was the debt incurred? Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt lacksquare Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Miscellaneous Credit Card Purchases ☐ Yes 4.1 Illinois Laboratory 8577 \$193.80 Last 4 digits of account number 8 Nonpriority Creditor's Name Medicare Associates Ltd. When was the debt incurred? April 2, 2015 PO Box 5966 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Services ☐ Yes 4.1 **Lockport Township** \$800.00 9 Last 4 digits of account number Nonpriority Creditor's Name 19623 Renwick Road When was the debt incurred? November 15, 2011 Lockport, IL 60441 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

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Debtor 1 Erica J. Pettke Case number (if know) 4.2 Mac Neal Hospital 1312 \$513.58 Last 4 digits of account number 0 Nonpriority Creditor's Name 2384 Pay Sphere Circle When was the debt incurred? June 23, 2012 Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical Services ☐ Yes 4.2 Mac Neal Hospital 5800 \$30.00 Last 4 digits of account number Nonpriority Creditor's Name 2384 PayShphere Circle When was the debt incurred? November 10, 2012 Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical Services ☐ Yes 4.2 Medical Business Bureau **TBOD** \$53.00 Last 4 digits of account number Nonpriority Creditor's Name 1450 Renaissance When was the debt incurred? June 13, 2012 #D-400 Park Ridge, IL 60068 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $oxed{\square}$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No **Emergency Heal Care Physician** ■ Other Specify Medical Services ☐ Yes

Document Page 26 of 56 Debtor 1 Erica J. Pettke Case number (if know) 4.2 Merchant's Credit Guide Company 4035 \$2,688.55 Last 4 digits of account number 3 Nonpriority Creditor's Name When was the debt incurred? c/o Edward Hospital 223 West Jackson Boulevard, #700 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Edward Hospital Medical Services 4.2 Merchant's Credit Guide Company 1185 \$1,978.62 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? **Edward Hospital** 223 West Jackson Boulevard Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Edward Hospital Medical Services ☐ Yes 4.2 Merchant's Credit Guide Company **TBD** \$348.00 Last 4 digits of account number Nonpriority Creditor's Name **Edward Hospital** When was the debt incurred? June 10, 2013 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

Page 27 of 56 Case number (if know) Document Debtor 1 Erica J. Pettke 4.2 Merchant's Credit Guide Company **TBD** \$361.00 Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? **Edward Hospital** 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Edward Hospital Medical Services 4.2 Merchant's Credit Guide Company \$822.00 Last 4 digits of account number Nonpriority Creditor's Name Adventist Bolingbrook Hospital March 15, 2013 When was the debt incurred? 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Adventist Bolingbrook Hospital ☐ Yes 4.2 Merchant's Credit Guide Company \$550.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Adventist La Grange Memorial When was the debt incurred? February 26, 2013 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 E/F

■ No

☐ Yes

Other. Specify

lacksquare Debts to pension or profit-sharing plans, and other similar debts

**Medical Services** 

Adventist La Grange Memorial

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Document Page 28 of 56 Case number (if know) Debtor 1 Erica J. Pettke 4.2 Merchant's Credit Guide Company \$77.00 Last 4 digits of account number 9 Nonpriority Creditor's Name **DuPage Medcical Group** When was the debt incurred? May 9, 2012 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Du Page Medical Group** ☐ Yes Other. Specify **Medical Services** 4.3 \$473.00 Merchant's Credit Guide Company Last 4 digits of account number 0 Nonpriority Creditor's Name **Plainfield Surgery Center** When was the debt incurred? March 7, 2012 223 West Jackson, #900 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Plainfield Surgery Center** ☐ Yes ■ Other Specify Medical Services 4.3 Metropolitan Advanced 8019 \$52.00 Last 4 digits of account number Nonpriority Creditor's Name Radiological Services When was the debt incurred? June 23, 2012 1362 Paysphere Circle Chicago, IL 60674 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

debt

■ No

☐ Yes

■ Other. Specify Medical Services

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

Document Page 29 of 56 Case number (if know) Debtor 1 Erica J. Pettke 4.3 \$220.00 **Midwest Bond and Joint Specialists** 9784 Last 4 digits of account number 2 Nonpriority Creditor's Name PO Box 7001 01/03/2012 thru 01/27/2012 When was the debt incurred? Bolingbrook, IL 60440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Dr. Lee ☐ Yes Other. Specify **Medical Services** 4.3 \$348.25 Miramed Revenue Group 6151 Last 4 digits of account number Nonpriority Creditor's Name Department 77304 March 26, 2011 When was the debt incurred? PO Box 77000 Detroit, MI 48277 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not debt Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Medical Services** Other. Specify 4.3 **Placement Central** 7777 \$55.31 Last 4 digits of account number Nonpriority Creditor's Name 3200 South Central Avenue When was the debt incurred? Marshfield, WI 54404 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Figis Catalogue ☐ Yes

☐ Student loans

☐ Check if this claim is for a community

	Case 16-23765 Doc 1		ed 07/25/16 13:34:51	ain		
Debtor	1 Erica J. Pettke	————————	0 of 56 Case number (if know)			
4.3	Stanislaus Credit	Last 4 digits of account number		\$889.00		
	Nonpriority Creditor's Name CEP America 914 14th Street, PO Box 480 Modesto, CA 95353	When was the debt incurred?	December 17, 2012			
-	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-shari	ng plans, and other similar debts			
	Yes	■ Other. Specify CEP Amer	ica Services			
4.3	Stellar Recovery (Comcast) Nonpriority Creditor's Name	Last 4 digits of account number	6970	\$899.2		
	PO Box 1234 Fort Mill, SC 29716	When was the debt incurred?				
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-shari	ng plans, and other similar dehts			
	□ Yes	■ Other. Specify Comast T\				
4.3				•		
7	University Pathologists	Last 4 digits of account number	1339	\$167.9		
	Nonpriority Creditor's Name 5620 South Wyck Boulevard Toledo, OH 43614	When was the debt incurred?	May 6, 2012			
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

Type of NONPRIORITY unsecured claim:

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

debt

■ No

☐ Yes

☐ At least one of the debtors and another

Is the claim subject to offset?

 $\square$  Check if this claim is for a community

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Erica J. Pettke

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
6a.	Domestic support obligations	6a.	\$	0.00
			-	
6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
6c.	• •	6c.	\$	0.00
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	•			
				Total Claim
6f.	Student loans	6f.	\$	0.00
6g.	Obligations arising out of a separation agreement or divorce that	_	•	0.00
		_	· —	
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	18,850.68
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	18,850.68
	6b. 6c. 6d. 6e. 6f. 6g. 6h. 6i.	<ul> <li>6b. Taxes and certain other debts you owe the government</li> <li>6c. Claims for death or personal injury while you were intoxicated</li> <li>6d. Other. Add all other priority unsecured claims. Write that amount here.</li> <li>6e. Total Priority. Add lines 6a through 6d.</li> <li>6f. Student loans</li> <li>6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>6h. Debts to pension or profit-sharing plans, and other similar debts</li> <li>6i. Other. Add all other nonpriority unsecured claims. Write that amount here.</li> </ul>	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. Other. Add all other priority unsecured claims. Write that amount here. 6d.  6e. Total Priority. Add lines 6a through 6d. 6e.  6f. Student loans 6f.  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. 6d. 6d. 6d. 6d. 6d. 6d. 6d. 6e.	6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6d. Other. Add all other priority unsecured claims. Write that amount here. 6d. \$  6e. Total Priority. Add lines 6a through 6d. 6f. Student loans 6f. \$  6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar debts 6i. Other. Add all other nonpriority unsecured claims. Write that amount here.  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$  \$

			III FAUE 37 ULBO	
Fill in this infor	mation to identify your	case:		
Debtor 1	Erica J. Pettke			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is
				amended filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	Oity		Otate	ZII COUC	
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4					
,	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5	-				
	Name				_
	Number	Street			_
	City		State	ZIP Code	<del>_</del>
	,		<b>0.</b> 0	0000	

		Docume	ent Page 33 d	)T 56	
Fill in this in	formation to identify your				
Debtor 1	Erica J. Pettke				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
	s Bankruptcy Court for the:	NORTHERN DISTRICT			
Officed States	s Bankruptcy Court for the.	NORTHERN DISTRICT	OF ILLINOIS		
Case numbe (if known)	r				☐ Check if this is an
					amended filing
Official	Form 10611				
	Form 106H	-1-1			
Schedu	ıle H: Your Cod	ebtors			12/15
our name a	I number the entries in the nd case number (if known) to have any codebtors? (if	. Answer every question			of any Additional Pages, write
_	a navo any obabbio. Or (iii)	you are ming a joint oace, t		as a sociolis.	
■ No □ Yes					
Arizona,	n the last 8 years, have you California, Idaho, Louisiana, o to line 3.				states and territories include
_	Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line 2 Form 10 out Colu	again as a codebtor only i 16D), Schedule E/F (Official umn 2.	f that person is a guaran	tor or cosigner. Make	sure you have listed the 16G). Use Schedule D, S	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	olumn 1: Your codebtor me, Number, Street, City, State and Zl	P Code		Check all schedules	litor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
Na	me			☐ Schedule E/F, lin	e
				☐ Schedule G, line	
Nu Cit	mber Street y	State	ZIP Code	_	
3.2				☐ Schedule D, line	
Na	me			Schedule E, line  ☐ Schedule E/F, lin	<del></del>
				☐ Schedule G, line	
Nu	mber Street			_	
Cit		State	ZIP Code		

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Eill	in this information to identify your ca	200				1				
	otor 1 Erica J. Pett									
	otor 2				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number nown)					☐ An		Ū		ition chapter ate:
	fficial Form 106I					MN	1 / DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/1
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. (	r spouse is not filing wi	th you, do not includ	e infori	matio	on about y	our spo	use. If moi	re space	e is needed,
1.	Fill in your employment information.		Debtor 1			I	Debtor 2	or non-fili	ng spou	ıse
	If you have more than one job, attach a separate page with			■ Employed			☐ Employed —			
	information about additional employers.	, ,	☐ Not employed			[	☐ Not employed			
		Occupation	Medical Assistar	nt						
	Include part-time, seasonal, or self-employed work.	Employer's name	Advocate Health Hospital Co.			Co				
	Occupation may include student or homemaker, if it applies.	Employer's address	3075 Highland P Downers Grove,			500				
		How long employed the	here? One Yea	ır			_			
Par	Give Details About Mor	nthly Income								
	mate monthly income as of the dause unless you are separated.	ate you file this form. If	you have nothing to re	port for	any I	line, write \$	0 in the	space. Incl	ude your	non-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for th	at perso	n on the line	es below	/. If you need
						For Debte	or 1	For Debi		se
2.	List monthly gross wages, salar deductions). If not paid monthly, or			2.	\$	2,4	46.40	\$	N	I/A
3.	Estimate and list monthly overti	ime pay.		3.	+\$		0.00	+\$	N	I/A

2,446.40

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Erica J. Pettke	-	Case	number (if known)			
				For	Debtor 1	For Debt	tor 2 or g spouse	
	Сор	y line 4 here	4.	\$_	2,446.40	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f. 5g.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	502.12 0.00 0.00 0.00 543.57 0.00 0.00	\$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
	5h.	Other deductions. Specify: 401k	_ 5h.+	\$_	25.00	+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,070.69	\$	N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,375.71	\$	N/A	
8.	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c. 8d. 8e.	\$_ \$_ \$_ \$_ \$_	0.00 0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$ \$ +	N/A N/A N/A N/A N/A N/A	1
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		1,375.71 + \$	N/	<b>/A</b> = \$	1,375.71
11.	Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not a cify:	depen			ted in <i>Sched</i>	dule J. 1. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies				a. if it	2. \$	1,375.71
13.	Do y	you expect an increase or decrease within the year after you file this form No.  Yes. Explain:	?				monthly	

Schedule I: Your Income

page 2

Official Form 106I

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Fill	in this informa	tion to identify yo	ur case:					
	otor 1	Erica J. Pettl				_	eck if this is: An amended fili	na
	otor 2 ouse, if filing)						A supplement s	howing postpetition chapter of the following date:
Unit	ted States Bankr	uptcy Court for the:	NORTH	ERN DISTRICT OF ILLIN	OIS		MM / DD / YYY	Υ
1	se number nown)							
0	fficial Fo	rm 106J				-		
		J: Your I						12/1:
info	ormation. If m		eded, atta	. If two married people a ch another sheet to this n.				
Par 1.	t 1: Descr	ibe Your House	hold					
	■ No. Go to		n a separ	ate household?				
	□ N □ Y		st file Offici	al Form 106J-2, <i>Expenses</i>	s for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list Do Debtor 2.	ebtor 1 and	■ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents				Daughter		Seven	□ No ■ Yes □ No
								☐ Yes
								□ No □ Yes
								□ No □ Yes
3.	expenses of	oenses include f people other th d your depende	nan $_{f \Box}$	No Yes				
Est	imate your ex		our bankr	uptcy filing date unless y				Chapter 13 case to report p of the form and fill in the
the		n assistance and		government assistance is luded it on <i>Schedule I:</i> Y			Your e	expenses
4.		or home owners		ses for your residence.	nclude first mortgag	e 4.	\$	600.00
	If not includ	led in line 4:						
		estate taxes				4a.	·	0.00
	•	rty, homeowner's	-	's insurance ıpkeep expenses		4b. 4c.	·	0.00
		owner's associat	•			4d.	·	0.00
5.	Additional r	nortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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Deptor 1	Erica J. Pettke	Case num	ber (if known)	
6. <b>Utili</b>	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	0.00
6b.	Water, sewer, garbage collection	6b.	·	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	150.00
6d.	Other. Specify:	6d.	\$	0.00
	d and housekeeping supplies	7.	\$	
			•	250.00
	dcare and children's education costs	8.	\$	0.00
	thing, laundry, and dry cleaning	9.	\$	100.00
	sonal care products and services	10.	\$	0.00
	lical and dental expenses	11.	\$	100.00
	nsportation. Include gas, maintenance, bus or train fare.	12.	\$	100.00
	not include car payments.	13.	\$	
	ertainment, clubs, recreation, newspapers, magazines, and books			50.00
	ritable contributions and religious donations	14.	\$	10.00
	Irance.			
	not include insurance deducted from your pay or included in lines 4 or 20.  Life insurance	15a.	¢	0.00
		15a. 15b.		0.00
	. Health insurance		*	100.00
	Vehicle insurance	15c.		0.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		_	
Spe	·	16.	\$	0.00
	allment or lease payments:		•	
	. Car payments for Vehicle 1	17a.	·	0.00
	. Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	\$	0.00
	. Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as		•	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	. 18.		
	er payments you make to support others who do not live with you.		\$	0.00
	cify:	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sch			
	. Mortgages on other property	20a.		0.00
20b.	. Real estate taxes	20b.		0.00
	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	. Homeowner's association or condominium dues	20e.	\$	0.00
. Oth	er: Specify:	21.	+\$	0.00
		<del></del>	·	
	culate your monthly expenses			
	. Add lines 4 through 21.		\$	1,460.00
22b	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	1,460.00
	culate your monthly net income.		•	=
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· -	1,375.71
23b.	. Copy your monthly expenses from line 22c above.	23b.	-\$	1,460.00
23c.	Subtract your monthly expenses from your monthly income.	220	<b>\$</b>	-84.29
	The result is your monthly net income.	23c.	\$	-04.23
4 Do	you expect an ingresse or degrees in your expenses within the year often y	ou file this	form?	
	you expect an increase or decrease in your expenses within the year after y			ase or decrease because o
	ification to the terms of your mortgage?	ui illoriyaye j	Jaymon to more	and or decrease because t
	, , ,			
Пγ	/es Explain here:			

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Fill in this infor	mation to identify your	case:				
Debtor 1	Erica J. Pettke					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS			
Case number					☐ Check if this is amended filing	an
Official Forr	n 106Dec					
Declarat	tion About a	an Individua	I Debtor's So	chedules		12/15
years, or both. 1	n Below		iniupicy case can result	m mes up to \$230,00	00, or imprisonment for u	5 10 20
Did you pa	y or agree to pay some	eone who is NOT an atto	orney to help you fill out	bankruptcy forms?		
■ No						
☐ Yes. I	Name of person				kruptcy Petition Preparer's , and Signature (Official Fo	
•	alty of perjury, I declare e true and correct.	that I have read the su	mmary and schedules file	ed with this declaration	on and	
X /s/ Eric	ca J. Pettke		X			
Erica .	J. Pettke re of Debtor 1		Signature o	f Debtor 2		

Date \_\_\_\_\_

Date July 25, 2016

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	in this inforn	nation to identify you	r case:			
Deb	otor 1	Erica J. Pettke First Name	Middle Name	Last Name		
	otor 2 ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
		, ,				
	se number				_	Check if this is an mended filing
Of	ficial Fo	rm 107				
Sta	atement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
info	rmation. If m		attach a separate sheet to		equally responsible for sup additional pages, write you	
Par	t 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you I	ived in the last 3 years. Do no	ot include where you live now		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> state					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	uko suro vou fill out Sol	hedule H: Your Codebtors (O	fficial Form 106H)		
		·	·	iliciai roitii 10011).		
Par	t 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	l amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	· last calenda nuary 1 to De	r year: cember 31, 2015)	■ Wages, commissions, bonuses, tips	\$18,650.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Debtor 1 Erica J. Pettke

				D.L.				D.L.		
				Debtor 1				Debtor 2		
					of income that apply.	(bef	ss income fore deductions and lusions)	Sources of ir Check all that		Gross income (before deductions and exclusions)
		dar year be December		■ Wages bonuses,	s, commissions, tips		\$21,000.00	☐ Wages, co bonuses, tips	mmissions,	
				☐ Opera	ting a business			☐ Operating	a business	
5.	Include include and other winnings.  List each s	come regard public benef If you are fili	Iless of wheth fit payments; p ing a joint caso the gross inco	er that inco pensions; re e and you h	ome is taxable. Exa ental income; inter nave income that y	amples rest; div you rec		alimony; child sup ected from lawsuits t only once under I	s; royalties; and Debtor 1.	ecurity, unemployment, d gambling and lottery
				Debtor 1				Debtor 2		
					of income pelow.	eac (bef	ss income from h source ore deductions and lusions)	Sources of ir Describe belo		Gross income (before deductions and exclusions)
Dα	rt 3: List	Cortain Da	vmonte Vou	Mada Bafa	ore You Filed for	Bankrı	intov			
6.	□ No.	Neither Deindividual puring the No. Yes  * Subject  Debtor 1 c  During the No. Yes	90 days befor Go to line 7. List below e paid that cre not include p to adjustment or Debtor 2 or 90 days befor Go to line 7. List below e include payr attorney for	ebtor 2 ha personal, f re you filed ach credito ditor. Do n bayments to on 4/01/19 r both have re you filed ach credito	for bankruptcy, di for to whom you pai ot include paymer o an attorney for the and every 3 years e primarily consu- for bankruptcy, di or to whom you pai omestic support of aptcy case.	imer d Id you p Id you p Id a tota Ints for c Ints ban Is after Imer d Id you p Id you p	ebts. Consumer delose."  pay any creditor a to all of \$6,425* or more domestic support ob kruptcy case. that for cases filed cebts.  pay any creditor a to all of \$600 or more a loss, such as child su	tal of \$6,425* or me in one or more paligations, such as on or after the date tal of \$600 or more and the total amour pport and alimony	ore?  ayments and the child support a of adjustment a?  It you paid that Also, do not it	nd alimony. Also, do t creditor. Do not nclude payments to an
	Creditor'	s Name and	d Address		Dates of payme	ent	Total amount paid	Amount you still owe	Was this p	payment for
7.	Insiders in of which y	clude your r ou are an of	elatives; any officer, director,	general par person in	rtners; relatives of control, or owner o	any ge of 20%		nerships of which ying securities; and	ou are a gene any managing	ral partner; corporations agent, including one for
	No									
	☐ Yes.	List all payn	nents to an ins	sider.						
	Insider's	Name and	Address		Dates of payme	ent	Total amount	Amount you	Reason fo	r this payment

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Case number (if known) Document

Debtor 1 Erica J. Pettke

8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos  No		ments or transfer a	ny property on a	ecount of a de	ebt that benefited an
	Yes. List all payments to an insider					
	,	Dates of normant	Total amazumt	A	Dannen for	this naves and
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Include cred	this payment itor's name
Par	t 4: Identify Legal Actions, Repossession	ns. and Foreclosures				
9.	Within 1 year before you filed for bankrupt. List all such matters, including personal injury modifications, and contract disputes.					
	No No					
	Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, fo	oreclosed, garnis	hed, attached	l, seized, or levied?
	■ No. Go to line 11.  □ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the
	Ground, Name and Address			Julio		property
		Explain what happened				
<ul> <li>Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts fr accounts or refuse to make a payment because you owed a debt?</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>					mounts from your	
	Creditor Name and Address	Describe the action the	creditor took	Date:	action was	Amount
				taken		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		rty in the possessi	on of an assigne	e for the bene	efit of creditors, a
Par	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gifts	s with a total value o	of more than \$60	0 per person?	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	you gave fts	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup  ■ No □ Yes. Fill in the details for each gift or con		s or contributions w	vith a total value	of more than	\$600 to any charity?
	-			Data		Walan
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	al Describe what you	contributed	Dates	s you ibuted	Value
Par	t 6: List Certain Losses					

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

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Case number (if known) Document

Debtor 1 Erica J. Pettke

	or gambling?						
	■ No □ Yes. Fill in the details.						
	how the loss occurred	nclude	be any insurance of the amount that ins ce claims on line 33	surance has paid. L	ist pending	Date of your loss	Value of property lost
Par	7: List Certain Payments or Transfers						
	Within 1 year before you filed for bankrup consulted about seeking bankruptcy or produced any attorneys, bankruptcy petition produced to the consultation of the consu	eparin	ig a bankruptcy pe	tition?			rty to anyone you
	■ No □ Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	u	Description and transferred	value of any propo	erty	Date payment or transfer was made	Amount of payment
	Within 1 year before you filed for bankrup promised to help you deal with your credi Do not include any payment or transfer that y  No Yes. Fill in the details.	tcy, die	to make payment			or transfer any prope	erty to anyone who
	Person Who Was Paid		Description and	value of any prop	erty	Date payment	Amount of
	Address		transferred			or transfer was made	payment
	<ul> <li>Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than propert transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>						
	Person Who Received Transfer		Description and			any property or	Date transfer was
	Address Person's relationship to you		property transfer	red	payments paid in ex	s received or debts schange	made
	Within 10 years before you filed for bankribeneficiary? (These are often called asset-p  No  Yes. Fill in the details.			ny property to a so	elf-settled tr	ust or similar device	of which you are a
	Name of trust		Description and	value of the prope	erty transfer	red	Date Transfer was made
Par	8: List of Certain Financial Accounts, I	nstrun	nents, Safe Depos	it Boxes, and Stor	age Units		mado
	Within 1 year before you filed for bankrup sold, moved, or transferred?		•				
	Include checking, savings, money market houses, pension funds, cooperatives, ass  No					nares in banks, credi	t unions, brokerage
	Yes. Fill in the details.						
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)		et 4 digits of ount number	Type of accoun instrument	cle me	ate account was osed, sold, oved, or ansferred	Last balance before closing or transfer

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Case number (if known) Document

Debtor 1 Erica J. Pettke

21.	<ol> <li>Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?</li> </ol>					
	No No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
22.	Have you stored property in a storage unit or pla	ace other than your home within 1	year before you filed for bankruptcy?	•		
	No					
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Control for S	Someone Else				
23.	Do you hold or control any property that someo for someone.	ne else owns? Include any proper	ty you borrowed from, are storing for	, or hold in trust		
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value		
Par	t 10: Give Details About Environmental Informa	ation				
For	the purpose of Part 10, the following definitions	apply:				
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	defined under any environmental l	aw, whether you now own, operate, c	or utilize it or used		
	Hazardous material means anything an environmental mazardous material, pollutant, contaminant, or s	mental law defines as a hazardous	waste, hazardous substance, toxic s	ubstance,		
Rep	ort all notices, releases, and proceedings that yo		they occurred.			
24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environme	ental law?		
	■ No					
	Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25.	Have you notified any governmental unit of any	release of hazardous material?				
	■ No					
	Yes. Fill in the details.					
	Name of site	Governmental unit	Environmental law, if you	Date of notice		
	Address (Number, Street, City, State and ZIP Code)	Address (Number, Street, City, State and ZIP Code)		Date of Hotice		

Case 16-23765 Doc 1 Filed 07/25/16 Entered 07/25/16 13:34:51 Document Page 44 of 56 ase number (*if known*) Debtor 1 Erica J. Pettke 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name Employer Identification number** Describe the nature of the business Address Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Erica J. Pettke Erica J. Pettke Signature of Debtor 2 Signature of Debtor 1 Date July 25, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

☐ Yes. Name of Person

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Fill by the before			ŭ	
	mation to identify your c	ase:		
Debtor 1	Erica J. Pettke	Middle Name	Last Name	
Debtor 2	THISTING	Wildle Name	Last Name	
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRI	ICT OF ILLINOIS	
Case number				Check if this is an amended filing
Official Fo			danska Filiman Handan Okaan	1 a 7
tatemeıر	nt of intentio	n t <b>or inaivi</b> a	duals Filing Under Chap	ter / 12/15
whiche on the f two married posign and the write y  Part 1: List Y	ever is earlier, unless the form eople are filing together and date the form. and accurate as possible our name and case number our Creditors Who Have stors that you listed in Pa	in a joint case, both e. If more space is noted ber (if known). Secured Claims	ou file your bankruptcy petition or by the date ime for cause. You must also send copies to are equally responsible for supplying correct eeded, attach a separate sheet to this form. Coreditors Who Have Claims Secured by Prope	the creditors and lessors you list tinformation. Both debtors must on the top of any additional pages,
information be Identify the cr	elow. editor and the property th		What do you intend to do with the property the secures a debt?	nat Did you claim the propert as exempt on Schedule C
Creditor's		ı	Currender the prepart	Пма
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
			☐ Retain the property and enter into a	☐ Yes
Description of			Reaffirmation Agreement.	
property securing debt:	:		☐ Retain the property and [explain]:	
Creditor's		_	☐ Surrender the property.	□ No

Official Form 108

Creditor's

name:

property

Creditor's

name:

property

Description of

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 $\square$  Surrender the property.

 $\hfill \square$  Retain the property and redeem it.

☐ Retain the property and enter into a

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 $\hfill\square$  Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Yes

□ No

☐ Yes

☐ No

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Debtor 1	Erica J. Pettke	Case number (if known)	
name Desci prope	ription of	<ul> <li>□ Retain the property and redeem it.</li> <li>□ Retain the property and enter into a Reaffirmation Agreement.</li> <li>□ Retain the property and [explain]:</li> </ul>	□Yes
Part 2:	ing debt:  List Your Unexpired Personal Prop		-
n the in	formation below. Do not list real estat	at you listed in Schedule G: Executory Contracts and Unexpired te leases. Unexpired leases are leases that are still in effect; the erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describ	e your unexpired personal property l	eases	Will the lease be assumed?
	tion of leased		□ No
Property	/.		☐ Yes
Lessor's Descript Property	tion of leased		□ No □ Yes
Lessor's	s name: tion of leased		□ No
Property	<i>/</i> :		☐ Yes
Lessor's	s name: tion of leased		□ No
Property	<i>/</i> :		☐ Yes
Lessor's Descript	s name: tion of leased		□ No
Property	<i>f</i> :		☐ Yes
Lessor's	s name: tion of leased		□ No
Property	<i>/</i> :		☐ Yes
Lessor's	name: tion of leased		□ No
Property	<i>/</i> :		☐ Yes
Part 3:	Sign Below		
Under poperty		indicated my intention about any property of my estate that sec	cures a debt and any personal
Y lel	Erica J. Pettke	X	
Er	ica J. Pettke pature of Debtor 1	Signature of Debtor 2	
Da	te July 25. 2016	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-23765 Doc 1 Filed 07/25/16 Entered 07/25/16 13:34:51 Desc Main Document Page 51 of 56

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In re	Erica J. Pettke		Case No.					
		Debtor(s)	Chapter	7				
	DISCLOSURE OF COMP	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)				
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy, of	or agreed to be paid	to me, for services ren	dered or to			
	For legal services, I have agreed to accept		\$	1,500.00				
	Prior to the filing of this statement I have receive	ed	\$	1,500.00				
	Balance Due		\$	0.00				
2. ′	The source of the compensation paid to me was:							
	■ Debtor □ Other (specify):							
3. ′	The source of compensation to be paid to me is:							
	■ Debtor □ Other (specify):							
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of								
	☐ I have agreed to share the above-disclosed component copy of the agreement, together with a list of the				w firm. A			
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:								
1	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.</li> </ul>							
<b>5.</b> I	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.							
		CERTIFICATION						
	I certify that the foregoing is a complete statement of pankruptcy proceeding.	f any agreement or arrangement for I	payment to me for r	epresentation of the del	btor(s) in			
	luly 25, 2016 Date	/s/ Martin D. Reggi Martin D. Reggi 31	26351					
		Signature of Attorney <b>Martin D. Reggi</b>	,					
		3306 South Grove	Avenue					
		Berwyn, IL 60402 708/484-4200 Fax	: 708/484-4286					
		m3d3r3@sbcgloba Name of law firm	al.net					

#### United States Bankruptcy Court Northern District of Illinois

In re	Erica J. Pettke		Case No.			
		Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
		Number of Creditors: 37				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	July 25, 2016	/s/ Erica J. Pettke Erica J. Pettke Signature of Debtor				

Advocate Christ Medical Center PO Box 3039 Hinsdale, IL 60522

Advocate Christ Medical Center PO Box 4256 Carol Stream, IL 60197

Advocate Christ Medical Center PO Box 4256 Carol Stream, IL 60197

Advocate Medical Group PO Box 92523 Chicago, IL 60675

Anthony J. Guido 3340 South Oak Park Avenue Suite 308 Berwyn, IL 60402

CAB Services 90 Barney Drive Joliet, IL 60435

CEP America Stanislawus Credit 914 14th Street PO Box 400 Modesto, CA 95353

Certified Services, Inc. PO Box 177 Skokie, IL 60077

Certified Services, Inc. Michael Peske, DDS 733 Washington, #211 Waukegan, IL 60079

Choice Recovery c/o Dr. Braun, DDS PO Box 20790 Columbus, OH 43220 Com Ed PO Box 6111 Carol Stream, IL 60197

Contract Callers, Inc. 501 Greet Street Augusta, GA 30901

Convergent 800 SW 39th Street PO Box 9004 Renton, WA 98057

Creditor's Collection Adventist Health Partners PO Box 63 Kankakee, IL 60901

CU Recovery Inc. 26263 Forest Boulevard Wyoming, MN 55092

Diman Financial Rush University Medical Group 1200 Harger Road, #500 Oak Brook, IL 60523

First Premier Bank Card PO Box 5224 Sioux Falls, SD 57117

Illinois Laboratory Medicare Associates Ltd. PO Box 5966 Carol Stream, IL 60197

Lockport Township 19623 Renwick Road Lockport, IL 60441

Mac Neal Hospital 2384 Pay Sphere Circle Chicago, IL 60674 Mac Neal Hospital 2384 PayShphere Circle Chicago, IL 60674

Medical Business Bureau 1450 Renaissance #D-400 Park Ridge, IL 60068

Merchant's Credit Guide Company c/o Edward Hospital 223 West Jackson Boulevard, #700 Chicago, IL 60606

Merchant's Credit Guide Company Edward Hospital 223 West Jackson Boulevard Chicago, IL 60606

Merchant's Credit Guide Company Edward Hospital 223 West Jackson, #900 Chicago, IL 60606

Merchant's Credit Guide Company Edward Hospital 223 West Jackson, #900 Chicago, IL 60606

Merchant's Credit Guide Company Adventist Bolingbrook Hospital 223 West Jackson, #900 Chicago, IL 60606

Merchant's Credit Guide Company Adventist La Grange Memorial 223 West Jackson, #900 Chicago, IL 60606

Merchant's Credit Guide Company DuPage Medcical Group 223 West Jackson, #900 Chicago, IL 60606 Merchant's Credit Guide Company Plainfield Surgery Center 223 West Jackson, #900 Chicago, IL 60606

Metropolitan Advanced Radiological Services 1362 Paysphere Circle Chicago, IL 60674

Midwest Bond and Joint Specialists PO Box 7001 Bolingbrook, IL 60440

Miramed Revenue Group Department 77304 PO Box 77000 Detroit, MI 48277

Placement Central 3200 South Central Avenue Marshfield, WI 54404

Stanislaus Credit CEP America 914 14th Street, PO Box 480 Modesto, CA 95353

Stellar Recovery (Comcast) PO Box 1234 Fort Mill, SC 29716

University Pathologists 5620 South Wyck Boulevard Toledo, OH 43614